

In the Claims

Add Claim 8 as shown in the following listing.

1 1. (Canceled.)

1 2. (Canceled.)

1 3. (Canceled.)

1 4. (Canceled.)

1 5. (Canceled.)

1 6. (Previously Presented). A point-of-sale system comprising:

2 a service-computer at a central clearing house and

3 a plurality of vendor installations operated by a plurality of vendors wherein each one

4 of said installations comprises:

5 a device, for accepting payment for goods or services provided by a vendor operating

6 said one of said installations, which comprises:

7 means for accepting and for processing creditable and debitable smart cards;

8 electromechanical means for accepting currency;

9 means, responsive to said means for accepting, for writing on said smart card an

10 amount accepted in currency by said electromechanical means;
11 means for debiting said smart card by an amount in payment for at least one good or
12 service provided by said vendor;
13 means for communicating to said computer a record of currency amounts accepted
14 by said electromechanical means and amounts of payment debited from said cards along with an
15 identification of said vendor and excluding any information about any money account related to said
16 card or to a holder thereof; and
17 means, associated with said computer, for crediting each of said vendors with debited
18 amounts of payment, and for debiting each of said vendors by amounts accepted in currency by said
19 electromechanical means at each of said vendors' installation.

1 7. (Previously Presented). The system of Claim 6 wherein said smart cards need not be processed
2 in connection with a vendor's or user's account.

1 8. (New). A point-of-sale system comprising:
2 a service-computer at a central clearing house and
3 a plurality of vendor installations operated by a plurality of good and service
4 providers wherein each one of said installations comprises:
5 a device, for accepting payment for goods or services provided by a vendor operating
6 said one of said installations, which comprises:
7 means for accepting and for processing creditable and debitable smart cards;
8 electromechanical means for accepting currency;

9 means, responsive to said means for accepting, for writing on said smart card an
10 amount accepted in currency by said electromechanical means;
11 means for debiting said smart card by an amount in payment for at least one good or
12 service provided by said vendor;
13 means for communicating to said computer a record of currency amounts accepted
14 by said electromechanical means and amounts of payment debited from said cards along with an
15 identification of said vendor and excluding any information about any money account related to said
16 card or to a holder thereof.